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UNITED STATES DISTRICT COURT FOR
THE EASTERN DISTRICT OF MISSOURI
Eastern DIVISION

Danielle M. Speed

Complaint for a Civil Case

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Case No.
(to be assigned by Clerk of District Court)

Plaintiff requests trial by jury:

☐ Yes ☒ No

v.

Aqua Finance Inc

(Write the full name of each defendant. The caption must include the names of all of the parties. Fed. R. Civ. P. 10(a). Merely listing one party and writing "et al." is insufficient. Attach additional sheets if necessary.)

CIVIL COMPLAINT

NOTICE:

Federal Rule of Civil Procedure 5.2 addresses the privacy and security concerns resulting from public access to electronic court files. Under this rule, papers filed with the court should not contain: an individual's full social security number or full birth date, the full name of a person known to be a minor, or a complete financial account number. A filing may include only: the last four digits of a social security number, the year of an individual's birth, a minor's initials, and the last four digits of a financial account number.

Except as noted in this form, plaintiff need not send exhibits, affidavits, grievance or witness statements, or any other materials to the Clerk's Office with this complaint.

In order for your complaint to be filed, it must be accompanied by the \$400.00 filing fee or an application to proceed without prepaying fees or costs.

I. The Parties to This Complaint**A. The Plaintiff(s)**

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	Danielle M. Speed
Street Address	130 Langtree Dr
City and County	Wentzville, St. Charles
State and Zip Code	MO 63385
Telephone Number	864-986-8738
E-mail Address	daniellespeed@yahoo.com

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Defendant No. 1

Name	Aqua Finance Inc
Job or Title	
Street Address	1 Corporate D
City and County	Wausau
State and Zip Code	WI 54401
Telephone Number	715-848-5425
E-mail Address	

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant. If you are suing for violation of your civil rights, you must state whether you are suing each defendant in an official capacity, individual capacity, or both.)

II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only three types of cases can be heard in federal court. Provide the information for this case. *(Include all information that applies to your case)*

A. Federal question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

This is an action for damages brought by plaintiff Danielle M. Speed against defendant's Aqua Finance Inc. for violations of the Fair Debt collection Practices act, 15 U.S.C 1692, St seq. (hereafter the "FDCPA"), and other common law claims. These laws prohibit debt collectors from engaging in abusive, deceptive, false representation of the debt, responsibilities of furnisher accurate information to consumer reporting agencies and unfair collection practices.

B. Suit against the Federal Government, a federal official, or federal agency

List the federal officials or federal agencies involved, if any.

C. Diversity of Citizenship

These are cases in which a citizen of one State sues a citizen of another State or nation, and the amount at stake is more than \$75,000. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

1. The Plaintiff(s)

The plaintiff, *(name)* _____, is a citizen of the
State of *(name)* _____.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

2. The Defendant(s)

If the defendant is an individual

The defendant, (name) _____, is a citizen
of the State of (name) _____ Or is a citizen
of (foreign nation) _____.

If the defendant is a corporation

The defendant, (name) _____
is incorporated under the laws of the State of (name)
_____, and has its principal place of
business in the State of (name) _____ Or
is incorporated under the laws of the State of (foreign nation)
_____, and has its principal place
of business in (name) _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy---the amount the plaintiff(s) claims the defendant(s) owes or the amount at stake---is more than \$75,000, not counting interest and costs of court, because (explain):

III. Statement of Claim

Type, or neatly print, a short and plain statement of the **FACTS** that support your claim(s). For every defendant you have named in this complaint, you must state what he or she personally did to harm you. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Do not make legal arguments, or cite court cases or statutes. You may attach additional pages if necessary.

Your statement of claim must include all of the following information:

1. What happened to you?
2. When did it happen?
3. Where did it happen?
4. What injuries did you suffer?
5. What did each defendant personally do, or fail to do, to harm you?

Plaintiff Danielle Speed is an adult individual residing in Wentzville MO. In or around Aug. 2018. At all pertinent times hereto, defendant was hired to collect a debt relating to a debt originally owed to Aqua Finance Inc.(hereafter the "debt"). Defendant acted in a false, deceptive, misleading and unfair manner by communicating and reporting false, inaccurate information to the three major credit bureau. Defendant acted in a false, deceptive, misleading and unfair manner by engaging in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt by mail. My family saw what happened. No one else was involved. Defendant's conduct, including but not limited to leaving phone calls, messages and letter of communication asserting plaintiff owes money to defendant's debt that does not belong to plaintiff, constitutes an invasion of privacy. The conduct of defendant refuse to remove inaccurate false information was a direct cause, as well as a substantial factor in bringing about the serious injuries, damages and harm to plaintiff that are outlined more fully above and, as a result, defendant is liable to compensate plaintiff for the full amount of actual, compensatory and punitive damages, as well as such other relief, permitted under the law. Defendant's conduct after all three major credit agencies Equifax, Experian and TransUnion conducted their own investigation and found that defendant had in fact been reporting false and inaccurate information deleted the inaccurate information as per state and federal laws required, however defendant continued to harassing plaintiff through mail communication, constitutes and invasion of privacy and harassment violations. Defendants negligence to responsible report accurate information to the credit agencies harmed plaintiff.

IV. Relief

State briefly and precisely what damages or other relief you want from the Court. Do not make legal arguments.

As a result of defendant's conduct, plaintiff has sustained actual damages, including, but not limited to injury to plaintiff's reputation, invasion of privacy, damage to plaintiff's credit, out-of-pocket expenses, emotional and mental pain and anguish, embarrassment, humiliation, damage to reputation and pecuniary loss and will continue to suffer same for an indefinite time in the future, and respectfully requests that this Court enter judgment in favor of Danielle Speed and against Aqua Finance in an amount in excess of \$100,000 and award plaintiff compensatory damages sustain along with any other relief that the court deems appropriate.

Do you claim the wrongs alleged in your complaint are continuing to occur now?

Yes ☒ No ☐

Do you claim actual damages for the acts alleged in your complaint?

Yes ☒ No ☐

Do you claim punitive monetary damages?

Yes ☒ No ☐

If you indicated that you claim actual damages or punitive monetary damages, state the amounts claimed and the reasons you claim you are entitled to recover these damages.

\$100,000 for damage to plaintiff's credit, out-of-pocket expenses, emotional and mental pain and anguish embarrassment, humiliation, damage to reputation and pecuniary loss and will continue to suffer.

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this 12 day of September, 2019.

Signature of Plaintiff(s)

D. Speed
Danielle M Speed